

Fill in this information to identify your case:

Debtor 1 (First Name)	Kings	
Debtor 2 (Spouse, if filing) (First Name)		
United States Bankruptcy Court for the: District of		
Case number (If known) 18-42719 ESS		

CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF
NEW YORK

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U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets	
Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 1,000,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 45,060.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 46,060.00

Part 2: Summarize Your Liabilities

Your liabilities	
Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 1,216,168.51
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 380.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 0.0
Your total liabilities	
\$ 1,216,168.51	

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$ 3,415.02
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	\$ 37,443.51

Debtor 1

Verlene

King

First Name Middle Name

Last Name

Case number (if known)

18-42719-ESS

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ _____

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F.**Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)

\$ 0.0

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0.0

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0.0

9d. Student loans. (Copy line 6f.)

\$ 0.0

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0.0

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 0.0

9g. Total. Add lines 9a through 9f.

\$ 0.0

Fill in this information to identify your case:

Debtor 1	First Name <u>Venene</u>	Middle Name <u></u>	Last Name <u>King</u>
Debtor 2	(Spouse, if filing) First Name <u></u>	Middle Name <u></u>	Last Name <u></u>
United States Bankruptcy Court for the: <u>18-42719-ESS</u>		District of <u></u>	
Case number (if known)			

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: <u>2 Family Bedrooms</u> Line from Schedule A/B: <u>11</u>	Copy the value from Schedule A/B: <u>\$1,000,000.00</u>	Check only one box for each exemption <input type="checkbox"/> \$ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit <u>\$1,000,000.00</u>	
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit _____	
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit _____	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No Yes NO

Debtor 1
First Name
Middle Name

Last Name

Verlene King

Case number (if known)

18-42719-ESS

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property

Current value of the portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from Schedule A/B

Check only one box for each exemption

\$ 4,000,000.00

\$ 1,600,000.00

 100% of fair market value, up to any applicable statutory limit

Brief description: 2 Family Building

Line from Schedule A/B: 111

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Brief description:

 \$ _____ 100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B:

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: _____ District of _____			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

-2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Number Street	City State ZIP Code	Column A	Column B	Column C
				Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion of any claim
2.1	New York Mellon Bank	2 Family Buildings 163 Adelphi Street	New York N.Y.	\$ 1,200,000.00	\$ 1,000,000.00	\$ 0.00
2.2	Con Edison	Electric Meter 163 Adelphi Street, Brooklyn, N.Y.	New York N.Y. 10003	\$ 16,168.51	\$ 0.00	\$ 0.00

Describe the property that secures the claim:
 As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt
 UNKNOWN Date debt was incurred
 Last 4 digits of account number 1526

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)
 Mortgage with America
 West Bank.

Describe the property that secures the claim:
 As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt
 UNKNOWN Date debt was incurred
 Last 4 digits of account number 0013

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)
 UN-Verified SVM

Add the dollar value of your entries in Column A on this page. Write that number here: \$1,216,168.51

Debtor 1

Verlene

First Name

Middle Name

King

Last Name

Case number (if known)

18-42719 ESS

Additional Page**Part 1:**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim	Value of collateral	Unsecured portion of claim
Do not deduct the value of collateral.		If any

		Describe the property that secures the claim:	\$	\$	\$
Creditor's Name					
Number	Street				

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Describe the property that secures the claim: \$ \$ \$

Creditor's Name					
Number	Street				

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Describe the property that secures the claim: \$ \$ \$ \$

Creditor's Name					
Number	Street				

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here: \$

Debtor 1

Verlene King

First Name

Middle Name

Last Name

Case number (if known)

18-42719-ESS

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

On which line in Part 1 did you enter the creditor? _____

Name _____

Last 4 digits of account number _____

Number Street _____

City _____ State _____ ZIP Code _____

Fill in this information to identify your case:

Debtor 1 (Spouse, if filing)	First Name: <u>Verlene</u>	Middle Name: <u></u>	Last Name: <u>King</u>
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>United States Bankruptcy Court for the Southern District of New York</u>		District of: <u>NY</u>	
Case number (if known)		<u>18-42719-ESS</u>	

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1	Priority Creditor's Name <u>Verlene King</u>	Number Street <u>4 Irvin Place</u>	City State ZIP Code <u>New York, N.Y. 10003</u>	Total claim	Priority amount	Nonpriority amount
				<u>0013</u>	<u>16/6857</u>	<u>\$ 0.00</u>
Last 4 digits of account number						
When was the debt incurred?						
As of the date you file, the claim is: Check all that apply.						
<p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed</p>						
Type of PRIORITY unsecured claim:						
<p><input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input checked="" type="checkbox"/> Other. Specify <u>Estimated electric bills.</u></p>						
2.2	Priority Creditor's Name <u></u>	Number Street <u></u>	City State ZIP Code <u></u>	Last 4 digits of account number		
				<u>\$ 0.00</u>		
When was the debt incurred?						
As of the date you file, the claim is: Check all that apply.						
<p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed</p>						
Type of PRIORITY unsecured claim:						
<p><input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <u></u></p>						
Who incurred the debt? Check one.						
<p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p>						
Is the claim subject to offset?						
<p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p>						

Debtor 1

Verlene King

Case number (if known)

18-42719 ESS

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

Priority Creditor's Name

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number Street

When was the debt incurred? _____

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____ \$ _____

Priority Creditor's Name

When was the debt incurred? _____

Number Street

As of the date you file, the claim is: Check all that apply.

City State ZIP Code

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____ \$ _____

Priority Creditor's Name

When was the debt incurred? _____

Number Street

As of the date you file, the claim is: Check all that apply.

City State ZIP Code

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

- No
 Yes

Debtor 1

Verlene King

First Name Middle Name

Last Name

Case number (if known)

18-42719 ESS

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1			Total claim	
<p>Home Heating Oil, Co.</p> <p>Nonpriority Creditor's Name <u>Unknown</u></p> <p>Number Street <u>Brooklyn</u></p> <p>City <u>N.Y.</u> State <u></u> ZIP Code <u></u></p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			<p>Last 4 digits of account number <u>none</u></p> <p>When was the debt incurred? <u>2009</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other. Specify <u>Home Heating Oil</u></p>	
4.2			Last 4 digits of account number <u></u>	
<p>Nonpriority Creditor's Name <u></u></p> <p>Number Street <u></u></p> <p>City <u></u> State <u></u> ZIP Code <u></u></p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			<p>When was the debt incurred? <u></u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other. Specify <u></u></p>	
4.3			Last 4 digits of account number <u></u>	
<p>Nonpriority Creditor's Name <u></u></p> <p>Number Street <u></u></p> <p>City <u></u> State <u></u> ZIP Code <u></u></p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			<p>When was the debt incurred? <u></u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other. Specify <u></u></p>	

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim \$

Nonpriority Creditor's Name

Last 4 digits of account number

\$

Number Street

When was the debt incurred?

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Is the claim subject to offset?

- No
 Yes

Nonpriority Creditor's Name

Last 4 digits of account number

\$

Number Street

When was the debt incurred?

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Nonpriority Creditor's Name

Last 4 digits of account number

\$

Number Street

When was the debt incurred?

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Type of NONPRIORITY unsecured claim:

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

Total claims
from Part 1

6a. Domestic support obligations

Total claim

\$ 0.0

6b. Taxes and certain other debts you owe the
government

6b.

\$ 0.0

6c. Claims for death or personal injury while you were
intoxicated

6c.

\$ 0.0

6d. Other. Add all other priority unsecured claims.
Write that amount here.

6d.

+ \$ 300.00

6e. Total. Add lines 6a through 6d.

6e.

\$ 300.00

Total claims
from Part 2

6f. Student loans

Total claim

\$ 0.0

6g. Obligations arising out of a separation agreement
or divorce that you did not report as priority
claims

\$ 0.0

6h. Debts to pension or profit-sharing plans, and other
similar debts

\$ 0.0

6i. Other. Add all other nonpriority unsecured claims.
Write that amount here.

+ \$ 0.0

6j. Total. Add lines 6f through 6i.

6j. \$ 0.0

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City State ZIP Code _____

Line ____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of			
Case number (if known) 18-42719 ESS			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Name
Number Street
City State ZIP Code

2.2

Name
Number Street
City State ZIP Code

2.3

Name
Number Street
City State ZIP Code

2.4

Name
Number Street
City State ZIP Code

2.5

Name
Number Street
City State ZIP Code

Debtor 1

Verlene King

First Name Middle Name

Last Name

Case number (if known)

18-42719-ESS

Additional Page if You Have More Contracts or Leases**Person or company with whom you have the contract or lease****What the contract or lease is for**

22

Name

Number Street

City State ZIP Code

2.

Name

Number Street

City State ZIP Code

Fill in this information to identify your case:

Debtor 1	<u>Verelene</u>		<u>King</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>United States Bankruptcy Court for the Northern District of Illinois</u>			
Case number (if known) <u>18-42719-ESS</u>			

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include

Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.1

Name _____

Number Street _____

City State ZIP Code _____

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.2

Name _____

Number Street _____

City State ZIP Code _____

Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.3

Name _____

Number Street _____

City State ZIP Code _____

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

3.

Name _____

Check all schedules that apply:

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Number Street _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Name _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Number Street _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Name _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Number Street _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Name _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Number Street _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Name _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

Number Street _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.

City _____ State _____ ZIP Code _____

Fill in this information to identify your case:

Debtor 1	First Name <u>Verlene</u>	Middle Name <u></u>	Last Name <u>King</u>
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of	
Case number (if known)		<u>18-42719-ESS</u>	

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

Official Form 106I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed

Employed

Not employed

Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0,0

\$ _____

3. Estimate and list monthly overtime pay.

3. +\$ 0,0

+\$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0,0

\$ _____

Debtor 1

Verlene King

First Name **Middle Name**

Last Name

Case number (if known)

18-42719 ESS

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4. \$ <u>0.0</u>	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.0</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.0</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ <u>0.0</u>	\$ _____
5e. Insurance	5e. \$ <u>0.0</u>	\$ _____
5f. Domestic support obligations	5f. \$ <u>0.0</u>	\$ _____
5g. Union dues	5g. \$ <u>0.0</u>	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ <u>0.0</u>	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h	6. \$ <u>0.0</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>0.0</u>	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$ <u>1,800.00</u>	\$ _____
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$ <u>0.0</u>	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$ <u>0.0</u>	\$ _____
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$ <u>0.0</u>	\$ _____
8e. Social Security	8e. \$ <u>1,041.00</u>	\$ _____
8f. Other government assistance that you regularly receive	8f. \$ <u>0.0</u>	\$ _____
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____		
8g. Pension or retirement income	8g. \$ <u>574.82</u>	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.0</u>	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>3,415.02</u>	\$ _____
10. Calculate monthly income. Add line 7 + line 9.	10. \$ <u>3,415.02</u>	+ \$ _____ = \$ _____
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		
Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No		
<input checked="" type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	First Name <i>Verlene</i>	Middle Name <i></i>	Last Name <i>King</i>
Debtor 2 (Spouse, if filing)	First Name <i></i>	Middle Name <i></i>	Last Name <i></i>
United States Bankruptcy Court for the: <i></i>		District of <i>CA</i>	
Case number (if known) <i>18-42719 ESS</i>			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:
 MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

 No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

 No Yes. Fill out this information for each dependent.

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

 No Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ *4,700.00*

If not included in line 4:

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a. \$ *2,798.11*
 4b. \$ *1,500.00*
 4c. \$ *1,200.00*
 4d. \$ *0.0*

Debtor 1

Verlene King

First Name Middle Name

Last Name

Case number (if known)

18-42719-ESS

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.0

6. Utilities:

6a. Electricity, heat, natural gas \$ 724.18
 6b. Water, sewer, garbage collection \$ 7798.11
 6c. Telephone, cell phone, Internet, satellite, and cable services \$ 96.00
 6d. Other. Specify: Property Tax \$ 4,664.00
 6d. \$ 300.00

7. Food and housekeeping supplies

7. \$ 0.0

8. Childcare and children's education costs

8. \$ 0.0

9. Clothing, laundry, and dry cleaning

9. \$ 80.00

10. Personal care products and services

10. \$ 40.00

11. Medical and dental expenses

11. \$ 100.00

12. Transportation. Include gas, maintenance, bus or train fare.

12. \$ 130.00

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 25.00

14. Charitable contributions and religious donations

14. \$ 100.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance \$ 90.00
 15b. Health insurance \$ 0.00
 15c. Vehicle insurance \$ 0.00
 15d. Other insurance. Specify: _____ \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

16. \$ 0.0

Specify: _____

17. Installment or lease payments:

17a. Car payments for Vehicle 1 \$ 0.00
 17b. Car payments for Vehicle 2 \$ 302.00
 17c. Other. Specify: Personal car & car insurance \$ 300.00
 17d. Other. Specify: _____ \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0.0

19. Other payments you make to support others who do not live with you.

19. \$ 0.0

Specify: _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property \$ 0.00
 20b. Real estate taxes \$ 0.00
 20c. Property, homeowner's, or renter's insurance \$ 0.00
 20d. Maintenance, repair, and upkeep expenses \$ 0.00
 20e. Homeowner's association or condominium dues \$ 0.00

Debtor 1

Verlene King

First Name

Middle Name

Last Name

Case number (if known)

18-42719-ESS

21. Other. Specify: _____

21. +\$ 0.0

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a.	\$ 37,443.51
22b.	\$ 0.0
22c.	\$ 37,443.51

23. Calculate your monthly net income.

23a.	\$ 3,415.02
23b.	-\$ 37,443.51
23c.	\$ 34,028.49

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No
 Yes.

Explain here: Reduce monthly expense, mortgage agreement to reduce monthly payments, set a fix budget plan. To increase rental income, house hole contributions to reduce monthly expense and property expense.

Fill in this information to identify your case:

Debtor 1	<u>Verlene King</u>		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>18-42719 ESS</u>		District of _____	
Case number (If known)			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Verlene King x

Signature of Debtor 1

Signature of Debtor 2

Date 07/10/2018
MM / DD / YYYY

Date _____
MM / DD / YYYY

For more information on the use of the *bioRxiv* preprint server, see the [bioRxiv](https://www.biorxiv.com) website.

Fill in this information to identify your case:

Debtor 1 First Name	Verlene	Middle Name	King
Debtor 2 (Spouse, if filing) First Name		Middle Name	
United States Bankruptcy Court for the: Eastern District of New York			
Case number (If known) 18-42719 ESS			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 Debtor 2:
lived thereDates Debtor 2
lived there Same as Debtor 1 Same as Debtor 1

Number Street
From _____
To _____

Number Street
From _____
To _____

City State ZIP Code

City State ZIP Code

 Same as Debtor 1 Same as Debtor 1

Number Street
From _____
To _____

Number Street
From _____
To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1

Verlene

First Name

Middle Name

King

Last Name

Case number (if known)

18-42719-ESS

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____
For last calendar year: (January 1 to December 31, _____ YYYY)	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____
For the calendar year before that: (January 1 to December 31, _____ YYYY)	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business \$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)	Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<u>Social Security</u> \$ 1,041.00 <u>Pension</u> \$ 574.02 <u> </u> \$ _____	<u> </u> \$ 1,041.00 <u> </u> \$ 574.02 <u> </u> \$ _____	
For last calendar year: (January 1 to December 31, 2017 YYYY)	<u>Pension</u> \$ 574.02 <u>Social Security</u> \$ 1,041.00 <u> </u> \$ _____	<u> </u> \$ 574.02 <u> </u> \$ 1,041.00 <u> </u> \$ _____	
For the calendar year before that: (January 1 to December 31, 2016 YYYY)	<u>Social Security</u> \$ 1,041.00 <u>Pension</u> \$ 574.02 <u> </u> \$ _____	<u> </u> \$ 1,041.00 <u> </u> \$ 574.02 <u> </u> \$ _____	

Debtor 1

Verlene

Middle Name

King

Last Name

Case number (*if known*)

18-42719 ESS

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Creditor's Name _____			
Number Street _____			
City _____	State _____	ZIP Code _____	
Creditor's Name _____		\$ _____	\$ _____
Number Street _____			
City _____	State _____	ZIP Code _____	
Creditor's Name _____		\$ _____	\$ _____
Number Street _____			
City _____	State _____	ZIP Code _____	

Debtor 1

Verlene King

First Name

Middle Name

Last Name

Case number (if known)

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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$	\$	
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$	\$	
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

Verlene King

First Name

Middle Name

Last Name

Case number (if known)

18-42719-ESS

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.Bayview Loan
Servicing, LLC

Nature of the case

Foreclosure
on building

Court or agency

Supreme Court
State of New York

Status of the case

 Pending On appeal ConcludedCase title
STUYVESANT
EQUITIES HOLDINGS
LLCCase number
29795/2009

Verlene King

Case title

Case number

Court Name

380 Adams Street

 Pending

Number Street

Brooklyn, NY

 On appeal Concluded

City

State ZIP Code

Court Name

 Pending On appeal Concluded

Number Street

Debtor 1

Verlene King

First Name Middle Name

Last Name

Case number (if known)

18-42719 ESS

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
- Yes. Fill in the details.

Describe the action the creditor took

Date action
was taken

Amount

Creditor's Name

Number Street

City

State ZIP Code

Last 4 digits of account number: XXXX-

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
- Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

 No

- Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift

Number Street

City State ZIP Code

Person's relationship to you

Debtor 1

Verlen

First Name

Middle Name

Last Name

King

Case number (if known)

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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

 No Yes. Fill in the details for each gift or contribution.Gifts or contributions to charities
that total more than \$600

Describe what you contributed

Date you
contributed

Value

Charity's Name

Number Street

City State ZIP Code

Part 6: List Certain Losses

Listed on Schedule A/B

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

 No Yes. Fill in the details.Describe the property you lost and
how the loss occurred

Describe any insurance coverage for the loss

Date of your
lossValue of property
lostInclude the amount that insurance has paid. List pending insurance
claims on line 33 of Schedule A/B/Property

Person Who Was Paid

Description and value of any property transferred

Date payment or
transfer was
made

Amount of payment

Part 7: List Certain Payments or Transfers16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone
you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No Yes. Fill in the details.

Person Who Was Paid

Description and value of any property transferred

Date payment or
transfer was
made

Amount of payment

Number Street

City State ZIP Code

Email or website address

Person Who Made the Payment, If Not You

Debtor 1

Verlene

First Name

Middle Name

Last Name

King

Case number (if known)

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Description and value of any property transferred			Date payment or transfer was made	Amount of payment
Person Who Was Paid				\$
Number Street				\$
City	State	ZIP Code		
Email or website address				
Person Who Made the Payment, if Not You				

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Description and value of any property transferred			Date payment or transfer was made	Amount of payment
Person Who Was Paid				\$
Number Street				\$
City	State	ZIP Code		

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Description and value of property transferred		Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City	State	ZIP Code	
Person's relationship to you			
Person Who Received Transfer			
Number Street			
City	State	ZIP Code	
Person's relationship to you			

Debtor 1

Verlene King

First Name

Middle Name

Last Name

Case number (if known)

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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- No
 Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

Name of Financial Institution

XXXX-_____

 Checking

\$ _____

 Savings Money market Brokerage Other

Number Street

City

State

ZIP Code

Name of Financial Institution

XXXX-_____

 Checking

\$ _____

 Savings Money market Brokerage Other

Number Street

City

State

ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

Number Street

Number Street

City

State

ZIP Code

Debtor 1

Verlene

First Name

Middle Name

King

Last Name

Case number (if known)

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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

 No Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name		<input type="checkbox"/> No
Number Street		<input type="checkbox"/> Yes
City State ZIP Code		
City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone:

 No Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$
Number Street		
City State ZIP Code		
City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

 No Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	
Number Street	Number Street	
City State ZIP Code	City State ZIP Code	
City State ZIP Code	City State ZIP Code	

Debtor 1

Verlene

First Name

Middle Name

Last Name

King

Case number (if known)

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25. Have you notified any governmental unit of any release of hazardous material?

 No Yes. Fill in the details.

Governmental unit _____ Environmental law, if you know it _____ Date of notice _____

Name of site _____

Governmental unit _____

Number Street _____

Number Street _____

City _____ State _____ ZIP Code _____

City _____ State _____ ZIP Code _____

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

 No Yes. Fill in the details.

Court or agency _____

Nature of the case _____

Status of the case _____

Case title _____

Court Name _____

Case title _____

Pending _____

Number Street _____

On appeal _____

Case number _____

City _____ State _____ ZIP Code _____

Concluded _____

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.Esmie Realty Corp LLC
Business Name
203 Stewart St
Number Street

Describe the nature of the business _____

Employer identification number _____

Do not include Social Security number or ITIN.

EIN: 71-0980640

Brooklyn NY 11221
City _____ State _____ ZIP Code _____

Name of accountant or bookkeeper _____

Dates business existed _____

From 7/8/05 To 2015

Business Name _____
Number Street _____
City _____ State _____ ZIP Code _____

Describe the nature of the business _____

Employer identification number _____

Do not include Social Security number or ITIN.

EIN: _____

Dates business existed _____

From _____ To _____

Debtor 1

Verlene

King

Case number (if known)

18-42719-ESS

Business Name

Describe the nature of the business

Employer Identification number

Do not include Social Security number or ITIN.

Number Street

Name of accountant or bookkeeper

EIN: _____

City State ZIP Code

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

 No

 Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Date

7/10/2018

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

 No

 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

 No

 Yes. Name of person _____

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).